



12-10-01

Sector
#3 \$

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of Yuri Galperin, Vladimir Fishman, and William A. Eginton

Serial No.: 09/942,983

Group Art Unit: 2161

Filed: 08/30/01

Examiner:

For: **METHOD AND APPARATUS FOR DETERMINING A PREPAYMENT SCORE FOR AN INDIVIDUAL APPLICANT**

Commissioner for Patents
Box Missing Parts
U.S. Patent and Trademark Office
P.O. Box 2327
Arlington, VA 22202

Dear Sir:

Enclosed please find the following:

1. Copy of Notice to File Missing Parts of Application;
2. Declaration and Power of Attorney;
3. One check in the amount of \$420.00 (\$355.00 for the filing fee and \$65.00 for missing parts); and,
4. Certificate of Express mailing.

The Commissioner is hereby authorized to charge any fee deficiency, or credit any overpayment, to Deposit Account No. 18-1579. The Commissioner is also authorized to charge Deposit Account No. 18-1579 for any future fees connected in any way to this application. Two copies of this letter are enclosed.

Respectfully submitted,

Christopher B. Kilner, Esq.

Registration No. 45,381

Roberts Abokhair & Mardula, LLC

11800 Sunrise Valley Drive, Suite 1000

Reston, VA 20191-5302

(703) 391-2900



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Re Application of Yuri Galperin, Vladimir Fishman, and William A. Eginton

Serial No.: 09/942,983

Group Art Unit: 2161

Filed: 08/30/01

Examiner:

For: **METHOD AND APPARATUS FOR DETERMINING A PREPAYMENT SCORE FOR AN INDIVIDUAL APPLICANT**

SUBMISSION OF MISSING PARTS OF APPLICATION
UNDER 37 C.F.R. 1.53

Commissioner for Patents
U.S. Patent and Trademark Office
P.O. Box 2327
Arlington, VA 22202

Dear Sir:

Enclosed are the following items for filing in the above-referenced U.S. Patent Application:

1. Declaration and Power of Attorney, executed by the applicants on November 13th, 2001.
2. One check in the amount of \$420.00 (\$355.00 for the filing fee and \$65.00 for missing parts) (37 C.F.R. 1.16(a) et seq.), and the surcharge set forth in 37 C.F.R. 1.16(e).

Having now complied with all of the requirements of 37 C.F.R. 1.53, applicant respectfully requests that this application be placed upon the files for examination.

Respectfully submitted,

Christopher B. Kilner, Esq.

Registration No. 45,381

Roberts Abokhair & Mardula, LLC

11800 Sunrise Valley Drive, Suite 1000

Reston, VA 20191-5302

(703) 391-2900



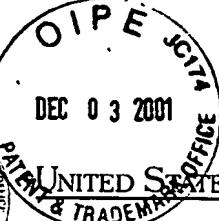
CERTIFICATE OF EXPRESS MAILING

Express Mail Mailing Label Number EL891839482US

Date of Deposit: December 3, 2001

I hereby certify that the missing parts of patent application of Yuri Galperin, Vladimir Fishman, and William A. Eginton for a **METHOD AND APPARATUS FOR DETERMINING A PREPAYMENT SCORE FOR AN INDIVIDUAL APPLICANT** including the copy of the Notice to File Missing Parts of Application; Declaration and Power of Attorney; and one check in the amount of \$420.00 (\$355.00 for the filing fee and \$65.00 for filing missing parts), are being deposited with the United States Postal Service for "Express Mail" service under 37 C.F.R. ' 1.10 on the date indicated above and are addressed to the Commissioner for Patents, Box Missing Parts, U.S. Patent and Trademark Office, P.O. Box 2327, Arlington, VA 22202.

Christopher B. Kilner, Esq.
Registration No. 45,381
Roberts Abokhair & Mardula, LLC
11800 Sunrise Valley Drive, Suite 1000
Reston, VA 20191-5302
(703) 391-2900



DEC 03 2001

UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
 UNITED STATES PATENT AND TRADEMARK OFFICE
 WASHINGTON, D.C. 20231
 www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/942,983	08/30/2001	Yuri Galperin	2270-001

CONFIRMATION NO. 7664

FORMALITIES LETTER



OC000000006857405

Roberts Abokhair & Mardula, LLC
 11800 Sunrise Drive, Suite 1000
 Reston, VA 20191-5302

Date Mailed: 10/05/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.
Applicant must submit \$ 355 to complete the basic filing fee for a small entity.
- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 420.**

*A copy of this notice **MUST** be returned with the reply.*

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 1 - ATTORNEY/APPLICANT COPY

12/12/2001	AG01010N	00000055	181579	09942983
01 FC:201				370.00 OP
02 FC:205				50.00 OP
				15.00 CH